

IN THE SPECIFICATION

Please replace the Abstract at page 33, lines 2-19, as follows:

A method of authentication and payment is carried out in an authentication and payment system that includes a terminal, at least one server, and a network connecting the terminal and the server. The method includes receiving a request for use of a service from the terminal through the information network, and selecting at least one network/policy situation from a plurality of situations, based on a description of a network environment and a terminal system policy described in a service certificate sent from the terminal. The method also includes changing a service procedure or a message format to operate the authentication and payment system according to the selected situation.